

In re:
Edwin N Delacruz
Jamie L. DelaCruz
Debtors

Case No. 19-17758-amc
Chapter 13

District/off: 0313-2
Date Rcvd: Jan 30, 2025

User: admin
Form ID: 138OBJ

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Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Edwin N Delacruz, Jamie L. DelaCruz, 1180 Spring Meadow Drive, Quakertown, PA 18951-5005
14449022	+ PENNYMAC LOAN SERVICES, LLC, c/o Rebecca A Solarz, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14439034	+ ST. Lukes Hospital Bethlehem Campus, Lockbox # 8187, PO Box 8500, Philadelphia, PA 19178-8500
14439031	+ St Lukes University Health Network, PO Box 788187, Philadelphia, PA 19178-8187
14439032	+ St. Luke's Physician Group, PO Box 5386, Bethlehem, PA 18015-0386
14439035	+ St. Lukes Quakertown Hospital, 1021 PARK AVE., Quakertown, PA 18951-0130

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jan 31 2025 00:00:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 31 2025 00:00:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14439009	Email/Text: collectors@arresourcesinc.com	Jan 30 2025 23:59:00	AR Resources, Inc., Attn: Bankruptcy, Po Box 1056, Blue Bell, PA 19422
14460832	Email/Text: ally@ebn.phinsolutions.com	Jan 30 2025 23:59:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
14620432	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 31 2025 00:04:39	Ally Bank, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14439007	+ Email/Text: ally@ebn.phinsolutions.com	Jan 30 2025 23:59:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
14439008	+ Email/Text: jvalencia@amhfcu.org	Jan 31 2025 00:00:00	American Heritage Federal Credit Union, Attn: Bankruptcy, 2060 Red Lion Road, Philadelphia, PA 19115-1699
14439010	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 31 2025 00:16:01	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14443439	+ Email/PDF: ebn_ais@aisinfo.com	Jan 31 2025 00:04:07	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14454995	Email/PDF: bncnotices@becket-lee.com	Jan 31 2025 00:16:13	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14439012	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 31 2025 00:17:38	Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
14439013	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 31 2025 00:18:13	Citibank/The Home Depot, Attn:

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14439014	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 30 2025 23:59:00	Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14439015	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 30 2025 23:59:00	Comenity Bank/Wayfair, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14439016	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 31 2025 00:17:54	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
14439020	Email/Text: bk@freedomfinancialnetwork.com	Jan 30 2025 23:59:00	Freedom Plus, Attn: Bankruptcy, Po Box 2340, Phoenix, AZ 85002
14468236	+ Email/Text: tg@purchasedebt.com	Jan 30 2025 23:59:00	Grassy Sprain Group, Inc., 9858 Clint Moore Road Suite C-11 #217, Boca Raton, FL 33496-1034
14439021	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 30 2025 23:59:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
14466252	Email/Text: JCAP_BNC_Notices@jcap.com	Jan 31 2025 00:00:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14439024	+ Email/Text: PBNCNotifications@perituservices.com	Jan 30 2025 23:59:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
14444190	Email/PDF: resurgentbknotifications@resurgent.com	Jan 31 2025 00:04:08	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14446346	Email/PDF: MerrickBKNNotifications@Resurgent.com	Jan 31 2025 00:03:35	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14439026	+ Email/PDF: MerrickBKNNotifications@Resurgent.com	Jan 31 2025 00:03:39	Merrick Bank/CardWorks, Po Box 9201, Old Bethpage, NY 11804-9001
14462448	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 31 2025 00:00:00	Midland Credit Management, Inc., Po Box 2037, Warren MI 48090-2037
14439027	+ Email/PDF: bankruptcy_prod@navient.com	Jan 31 2025 00:04:07	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barre, PA 18773-9640
14447827	+ Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Jan 30 2025 23:59:00	Navient Solutions, LLC on behalf of, Ascendium Education Solutions, Inc., PO Box 8961, Madison, WI 53708-8961
14454284	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 31 2025 00:17:44	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
14470370	+ Email/PDF: ebnotices@pnmac.com	Jan 31 2025 00:17:38	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
14439028	+ Email/PDF: ebnotices@pnmac.com	Jan 31 2025 00:17:38	Pennymac Loan Services, Correspondence Unit/Bankruptcy, Po Box 514387, Los Angeles, CA 90051-4387
14469129	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 31 2025 00:04:40	Pinnacle Service Solutions LLC, 4408 Milestrip Rd #247, Blasdell, NY 14219-2553
14462644	Email/Text: bnc-quantum@quantum3group.com	Jan 31 2025 00:00:00	Quantum3 Group LLC as agent for, Second Round Sub LLC, PO Box 788, Kirkland, WA 98083-0788
14440324	Email/Text: bnc-quantum@quantum3group.com	Jan 31 2025 00:00:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
14439033	^ MEBN	Jan 30 2025 23:57:27	ST. LUKES, 801 OSTRUM ST, Bethlehem, PA 18015-1000
14439029	+ Email/Text: bankruptcy@second-round.com	Jan 31 2025 00:00:00	Second Round, LP, Attn: Bankruptcy Dept, Po Box 41955, Austin, TX 78704-0033
14439036	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 31 2025 00:17:39	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14439037	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 31 2025 00:04:39	Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po

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14439038	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 31 2025 00:16:37	Box 965060, Orlando, FL 32896-5060
14439040	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 31 2025 00:04:41	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14469724	+ Email/Text: bncmail@w-legal.com	Jan 31 2025 00:00:00	Synchrony Bank/PayPal Cr, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14439041	+ Email/Text: bncmail@w-legal.com	Jan 30 2025 23:59:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14439025	^ MEBN	Jan 30 2025 23:57:25	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
			loanDepot, Attn: Bankruptcy, Po Box 250009, Plano, TX 75025-0009

TOTAL: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14439011	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14439017	*+	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
14439018	*+	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
14439019	*+	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
14439022	*+	IRS, PO Box 7346, Philadelphia, PA 19101-7346
14439023	*+	IRS, PO Box 7346, Philadelphia, PA 19101-7346
14439030	*+	Second Round, LP, Attn: Bankruptcy Dept, Po Box 41955, Austin, TX 78704-0033
14439039	*+	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14439042	*+	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475

TOTAL: 0 Undeliverable, 9 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 01, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2025 at the address(es) listed below:

Name	Email Address
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ALEXANDER G. TUTTLE

on behalf of Joint Debtor Jamie L. DelaCruz agt@uttlelegal.com
7043@notices.nextchapterbk.com;tuttle.alexanderr102490@notify.bestcase.com

ALEXANDER G. TUTTLE

on behalf of Debtor Edwin N Delacruz agt@uttlelegal.com
7043@notices.nextchapterbk.com;tuttle.alexanderr102490@notify.bestcase.com

DENISE ELIZABETH CARLON

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on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmllawgroup.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

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IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:
Edwin N Delacruz) Case No. 19-17758-amc
)
)
Jamie L. DelaCruz) Chapter: 13
)
Debtor(s).)

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: January 30, 2025

For The Court

Timothy B. McGrath
Clerk of Court